

Docket No. 286052-002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

DECLARATION AND POWER OF ATTORNEY

As a below named inventors, we hereby declare that:

Our residences, post office addresses and citizenship are as stated below next to our names.

We believe we are the original, first and joint inventors (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEM AND METHOD FOR ADMINISTRATION OF CREDIT CARD INCENTIVE PROGRAM WHEREIN CREDIT CARD HOLDER EARNS REBATE IN FORM OF INSTALLMENT LOAN ADVANCE PAYMENT THROUGH USE OF CREDIT CARD

(check one)

- ☒ is attached hereto
- ☐ was filed on: _____
- ☐ Application Serial No: _____
and was amended on: _____ (if applicable)

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56 (a).

We hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Docket No. 286052-002

Prior Foreign Application(s)

<u>Number</u>	<u>Country</u>	<u>Date Filed</u> <u>(mo/day/year)</u>	<u>Priority Claimed</u> <u>(yes or no)</u>
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We hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application
Serial No.

Filing Date

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY:

As named inventors, we hereby appoint the following attorneys to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Allen Bloom, Registration No. 29,135
Arthur E. Jackson, Registration No. 34,354
Thomas S. Deibert, Registration No. 40,984
Kara W. Swanson, Registration No. 39,851

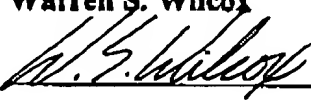
Docket No. 286052-002

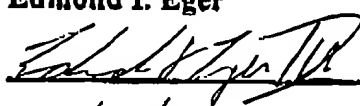
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